AN EARLY ASSESSMENT OF BRAC UGANDA MICROFINANCE PROGRAMME: ESTIMATE THE CHANGES OF LIVING STANDARD

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Abstract: BRAC's Microfinance Programme of Uganda, introduced in 2006, aims to provide critical services in microfinance for poor community. This study is an early assessment of the programme, and examined the changes of partake group compared with non-partake group in terms of their living standard, earning, loan and savings and welfare indicators. For assessing the impact of microfinance programme in Africa region, baseline and repeat surveys took place in Uganda. The surveys were designed as a randomized experiment, and don't represent all the clients of BRAC Uganda. Baseline surveys were conducted during January to March, 2008 in four new branch offices (viz. Arua, Mbale, Mbarara and Nebbi) in Uganda. In each of these branches, 20 villages were identified by the credit officers as potential sites for microfinance. Among the 20 villages, 10 were randomly assigned for initiating microcredit and the rest as control. A second round survey was conducted during April/May, 2009. This population based panel survey included 2,807 households among which credit take-up rates are 10.71% and 7.57% in the treatment and control villages respectively. The factors that bring positive changes were also investigated. The study findings show a mixed picture: signs of an overall improvement for some particular issues are present, but every development takes time. Moreover, considerable changes occur in living standard of beneficiaries group. Overall though, BRAC's Microfinance Programme hasn't made a big impact on people's lives yet. Although in some cases there is significant difference, it was not found in both groups.

Keywords: Enterprise, Living standard, Loan, Microfinance, Wage

INTRODUCTION

In the last three decades of the twentieth century governments in a number of countries sought to encourage the growth of micro-enterprises as one part of their armory to combat unemployment. They set up a varied range of programmes that required for encouraging the unemployed, the young, women and disadvantages groups in the population to create their own businesses and become self employed (Duggan et al 2000). Besides, the services of Non Government Organizations (NGOs) have grown significantly during this period and they have shown that it is possible to scale up innovative anti-poverty experiments into nationwide programs. Notable innovations that were expanded include delivering credit to the 'unbankable poor', developing a non-formal education program to cater to poor children, particularly girls, and the use of thousands of village based community health workers providing doorstep services, in partnership with government (Zaman 2005). The fact that poor women constitute a large proportion of NGO beneficiaries, despite the persistence of strong patriarchal norms, also testifies to the institutional innovation.

Microfinance-experiment, expansion and innovation

Microfinance as a tool of poverty alleviation and empowerment, particularly for women, provides financial services like credit, saving, insurance and remittance. Microcredit is a part of microfinance, which is the provision of a wider range of financial services to the very poor people. In addition, microcredit is the extension of very small loans (microloans) to those in poverty designed to spur entrepreneurship. These individuals lack collateral, steady employment and a verifiable credit history and therefore they cannot meet even the most minimal qualifications to gain access to traditional credit. In developing country, there are restrictions for accessing in formal financial sector. In most cases, the poor were not reached, nor were the institutions financially sustainable (Adams et al 1984).

Background of microfinance programme

The history of microfinance can be traced back as long to the middle of the eighties when the theorist Lysander Spooner was writing over the benefits from small credits to entrepreneurs and farmers as a way getting the people out of poverty. The use of the expression microfinance has rooted in the 1970s Grameen Bank of Bangladesh with the microfinance pioneer Mohammad Yunus, where starting and shaping the modern industry of microfinancing. At that time a new wave of microfinance initiatives introduced many new innovations into the sector. Many pioneering enterprises began experimenting with loaning to the underserved people. Today the World Bank estimates that more than 16 million people are served by 7000 microfinance institutions all over the world. Consultative Group to Assist the Poor (CGAP) experts mean that about 500 million families benefits from these small loans making new business possible. In a gathering at a Microcredit Summit in Washington DC the goal was reaching 100 million of the world´s poorest people by credits from the world leaders and major financial institutions.

How microfinance works

To ensure poor people involvement, it is necessary to have vast access of financial services, access that can translate into a key element of economic growth and poverty alleviation (Burra et al 2005). This context of insecure livelihoods and limited options that gives rise to the need for financial services of a particular kind among the poor, services that will permit them to translate 'small pay-ins' into 'large take-outs' when needed (Rutherford 2009). The 'pay-ins' take the form of regular contributions to savings and loan repayments in the amounts that they can manage while the 'take outs' are lump sums of money in the form of loans or accumulated savings which can tide

households over an emergency or a period of scarcity, or finance life cycle events (births, marriages, burials) or used to purchase productive and other assets.

The initial amounts of loan are small, and it has to repay in weekly installments within three to six months. As borrowers establish their credit, they become eligible for larger loans. Most of the loans do not require collateral. Borrowers will often form groups whose members guarantee each others' loan payments. Some Microfinance Institutions (MFIs) require borrowers to establish a savings pattern before they can receive loans. Loans are used by borrowers to start or expand businesses such as buying wholesale goods to sell in markets, making and selling crafts, raising poultry and farming. Profits from these businesses enable borrowers to repay loans, meet their basic needs and improve their daily living conditions. Repayment of loans and interest from borrowers allows the microfinance institution to make subsequent loans to the working poor, multiplying the value of each dollar in breaking the cycle of poverty.

Activities of BRAC

BRAC is a non-governmental development organization was founded in early 1972 in Bangladesh. It initially focused on assisting refugees returning from India to their newly independent country. From 1973, BRAC broadened its focus to include projects which endeavored to promote long term, sustainable poverty reduction. BRAC's holistic approach is poverty alleviation and the empowerment of the poor encompasses a range of core programmes in economic and social development, health, education, human rights and legal services. At present, BRAC employs more than 100,000 people, a majority of whom are women, and reaches more than 110 million people with its development interventions (BRAC Annual Report , 2009). From early twenties BRAC's activities extend to Afghanistan, Pakistan, Uganda, Tanzania and Southern Sudan.

BRAC's involvement in microfinance programme

BRAC is one of the largest global providers of innovative financial services for the poor. Their microfinance programme has been helping for developing and sustaining microenterprises for nearly four decades. Besides, they operate a unique credit-plus model which packages are credit and savings schemes with technical assistance and training as well as production and marketing support through their social enterprises to ensure the success of the borrowers' enterprises. Till 2009, Village Organizations (VOs) increased to 295,507, with a total membership of over 8 million (BRAC Annual

Report , 2009). Additionally, over USD 1 billion microloans was disbursed to more than 6 million active borrowers and members' savings increased by 15%, to USD 269 million in the last year. The borrowers, most of whom are women, use these loans to engage in various income generating activities to improve their socio-economic status. Initially limited to encouraging self-employment, microfinance programme has progressively moved towards supporting small enterprise development. This broadening of focus stems from a growing recognition of the multiplier effects of enterprises through employment generation, as well as backward and forward linkages with many economic activities. The approach to microfinance involves providing collateral free credit and savings services at the doorsteps of the target population the landless poor, marginal farmers and vulnerable small entrepreneurs. They recognize the heterogeneity among the poor and focus on careful targeting and development of customized financial products and services that best meet their varying needs. A distinctive aspect of the microfinance programme is the credit-plus approach. In addition to providing loans and training they have developed an integrated set of services that work to strengthen the supply chains of the enterprises that members invest in, giving them access to quality inputs and support in marketing their products. These services are provided by our social enterprises. This microfinance members have access to all of BRAC's other development interventions. The microfinance programme distinguishes between two broad categories of loans: microloans and microenterprise loans. Microloans, which range from USD 50-700, are given exclusively to individual women who are serviced in a group setting, namely the Village Organization (VO). The VO acts as an informal guarantor by creating peer pressure for timely repayment. Borrowers repay through weekly installments and deposit savings during VO meetings, held every week in a borrower's courtyard. Microloans are generally used for small operations in poultry, livestock, fruit and vegetable cultivation, handicrafts or rural trade.

BRAC microfinance programme in Uganda

BRAC began its operations in Uganda in 2006 by providing critical services in microfinance, agriculture, poultry and livestock, health, and education to the poorest people in Uganda. BRAC currently serves close to half a million people in Uganda and helping the government pursue its ambitious goal of 'prosperity for all' (BRAC Annual Report, 2009). It is also emerging as an important economic engine in the country, providing permanent jobs for more than 1,000 Ugandans (85% women), and investing in their career development through training and capacity building. Again, BRAC's

microfinance programme focuses on poverty alleviation through the provision of affordable and easily accessible microloans. This approach is not just ensuring access to capital, but also providing livelihood development services to increase these poor women's ability to manage and expand their businesses and make the most of their small capital and resources. This approach is called 'Microfinance *Plus'*. Like other country here BRAC also offers two different microfinance products -microloans and small enterprise loans. The microloans are specifically designed for poor women, assisting them to undertake income-generating activities. Each woman can borrow between USD 50-800. It is directly to the poor women and finds them from each villages, homes and places of work. Moreover, BRAC also offers small enterprise loans which are larger loans for small and medium enterprises – both men and women are eligible to apply. Those qualifying for this loan are slightly better off than the microloan target group but are still denied access to formal financial institutions. The small enterprise loan, unlike the microloan, is offered directly to an individual, and is repayable in monthly installments.

MATERIALS AND METHODS

For assessing the improvement of living standard of BRAC beneficiaries in Africa region, BRAC initiated baseline and repeat survey in Uganda. This study intends to estimate the changes of living standard of the beneficiaries.

Methods

The surveys had originally been designed as a randomized experiment and not represent all the clients of BRAC Uganda Microfinance Limited. In order to compare with beneficiary and non beneficiary, two different groups were chosen and the people were put into one or other at random. This 'randomization' was done by computer. And researcher ensured that the different groups in a trial were as similar as possible. Baseline surveys were conducted during January March, 2008 in four new branch offices. In each of these branches, 20 villages were identified by the credit officers as potential sites for microfinance. Among the 20 villages, 10 were randomly assigned for initiating microcredit and the rest as control. A second round survey has been conducted during April to May, 2009. This population based panel survey includes 2,807 households among whom credit take-up rates are 10.71% and 7.57% in the treatment and control villages respectively. To make the study manageable here researcher has taken randomly 300 respondents from the each group from this panel data. After that, the total numbers of cases were 1200 in both years. Beside this, household information of each case was also used in the study.

Data quality control

Raw data of this study were already stored and transformed it into a proper manner which could generate information especially fit for computer based statistical analysis system. Like other secondary source users, researcher could not take part of these processes. However, it is important to mentioned, after data collection three steps were done carefully- 1) editing and coding 2) data entry and 3) consistency checking. For editing and coding, some skilled research assistants were occupied. Then, statistical software used for entering data correctly. Beside, logical edit and statistical consistency were checked. For data analysis, statistical software named as SPSS used by the researcher.

Test of data reliability and validity

The question of reliability and validity is crucial for any research which is not only in the sense that it upholds scientific rigour but also ensures and signifies the value of the findings. Validity determines whether the research truly measures that which it was intended to measure or how truthful the research results are. The reliability of secondary data may be varying over time. Geographical or administrative boundaries may be changed by government, or the basis for stratifying a sample may have altered. Other aspects of research methodology that affect the reliability of secondary data are the sample size, response rate, questionnaire design and modes of analysis. Here, conventionally test- retest method of estimating reliability have considered in this study. The result showed that overall the data has moderate good consistency. Measures of validity are similar to measures of reliability. With validity, I can compare two measurements on the same subjects. The variables which I am interested in, the first measurements for the variables can give me an overall picture. Further, the second measurements of these variables can give the values as close as I can get from the true values of whatever I am trying to measure. Here I have used face validity for the survey instruments, which was assessed by cursory review of the items (or questions) by other individuals. The individuals who had the experience of dealing with microfinance in field level were made their judgments on whether the items were relevant. However, it was not a quantitative measure of validity, not quantified with statistical methods. Researcher discussed several times with BRACs' microfinance stuffs and the validity was checked. They expressed a quite good impression on the questions. Moreover, for checking reliability, triangulation followed on time, place and person.

Strength and shortcomings of this study

There were some strength shortcomings of the study. Randomized controlled trials are regarded as the most accurate experimental design in the social sciences, education, medicine and psychology, require very large sample groups so it rarely used. Again, this design is extremely powerful for understanding underlying trends and causality. Ideally, randomized controlled trials would be used for most experiments, but in this study there are some disadvantages. Firstly, the researcher of microfinance programme has chosen four villages because it becomes expensive in terms of resources and time to collect information from larger group. Here he sacrificed generalization for convenience. Secondly, in order to make comparison in this design the control group didn't get the programme interventions which is ethically wrong.

Ethical Considerations

There is nothing in this study that may be harmful for respondents regarding legal or medical ground. In addition, no respondents were forced to provide information for the study. Moreover, initiatives were taken to describe all details of the study and respondents specific role in the process. Verbal consent of the respondents was taken before collecting data. No one's data not shared with others and the research report would not mention any name of a person. A promise of maintaining confidentially was done at the top of each questionnaire.

RESULTS AND DISCUSSION

Microcredit is considered to be the mainstay of BRAC's integrated development approach. Credit for the poor is not only an essential service but also it provides vital foundations for the institution to deliver other non-financial services. Commencing in 2006, BRAC Uganda has rapidly expanded to reach over 100,000 clients in 85 branches with microcredit by July, 2009. While the success of BRAC Uganda needs to be assessed by their integrated approach, separate evaluation of each service is required to assess the expansion policies. Microcredit being the backbone of the BRAC Uganda's operations, it is necessary to evaluate its effectiveness both in reaching the poor and in bringing a change in their economic lives. This study examined the changes of beneficiaries relative to non-beneficiaries in terms of changing their living standard, income and savings, assets and welfare indicators.

Table 1: Socio-economic demographic characteristics of participants and non-participants in the year 2008-09

Indicators (household information)	Participants		Non-participants	
	2008	2009	2008	2009
Mean age $\pm$ SD	21.54±8.58	20.34±10.01	22.28±8.75	22.1±11.14
Mean years of schooling $\pm$ SD	6.54±3.34	8.38±5.31	6.59±4.38	7.82±5.69
Average household size $\pm$ SD	4.96±2.23	6.36±4.90	4.35±2.26	4.96±2.45

Table 2: Housing materials and utilities used by the participants and non-participants in the year 2008-09

Housing materials and utility	Year 2008			Year 2009		
	Participants	Non-participants	χ^2 value	Participants	Non-participants	χ^2 value
Having electric connection	13.4%	21.5%	0.035**	15.3%	18.7%	0.047**
Floor made by cement	35.6%	37.0%	0.570	40.6%	51.2%	0.007**
Wall made by cement	18.2%	27.3%	0.109	16.8%	17.1%	0.934
Roof made by cements	1.6%	2.7%	0.354	3.3%	1.6%	0.757
Cooking fuel[#]	1.0%	0.9%	0.773	2.0%	3.3%	0.012**
Drinking water[##]	74.2%	82.1%	0.095***	85.3%	84.2%	0.990

Note: *, **, *** significant at less than 1, 5 and 10 percent level respectively
[#] cooking fuel: electricity, gas and paraffin
[##] piped water inside/outside dwelling

Table 3: Changes in average of taking different food items of last seven days with correlation and T value of participants in the year 2008-09

Food intake (Mean±SD)	Participants		Correlation	T value
	Year 2008	Year 2009		
Meal per day	2.42±0.559	2.86±0.772	0.046	0.000*
Meat	1.60±0.979	1.20±1.084	-0.042	0.000*
Fish	1.38±1.247	1.62±0.945	0.020	0.018**
Egg	1.30±1.569	0.65±1.11	0.047	0.000*
Milk	1.84±2.649	2.87±2.744	0.129	0.000*
Beans	4.34±1.788	4.60±1.88	0.060	0.069***

Note: *, **, *** significant at less than 1, 5 and 10 percent level respectively

Socio demographic characteristic of respondents

The following table represents the year wise average and variation of household members' age, educational attainment and their family size. Firstly, the mean age of participants' household members was approximately 22 years found from baseline; however, it was slightly decreased after one year. But in both cases the variation of age was quite large. Similarly, in case of non-participants most of the household members belong from 22 years of age in both years. Again, the high standard deviation indicates that data was spread out over a large range of values. Besides this, by mean years of schooling here researcher signified the respondents' average years spent in formal education sector. Educational attainment can be expressed by average years in formal education for those who have successfully attained a given education level (e.g. for those who do not complete lower secondary education, only the years in primary school are counted). Hence, the both taker and non-taker group found similarity in their socio-economic demographic characteristics.

In this case, educational attainment was calculated by summing the proportion of the population that attained education level. In the year 2008, participants and their family members spent nearly 8 years which was little raised after a year. Similar findings also obtained from the no-participants group in both years. Further, in the year 2008 from the participants group on an average five person lived in each household whilst, the non-participants had approximately four person. After one year, in both group this value was increased and the data points tend to be very close to the mean.

Changes in living standard over time

Standard of living is generally measured by standards such as real income per person and poverty rate. Beside this, measures such as housing and utilities, food security, assets possession are also used in this study. It is the ease by which people living in a time or place are able to satisfy their needs and/or wants. Actually the idea of a 'standard' may be contrasted with the quality of life, which takes into account not only the material standard of living, but also other more intangible aspects that make up human life. The concept of 'standard of living' that is intended to be captured by the household survey that allowed the construction of a variety of different measures of living standards. By looking at many different measures, this report aims to build up a complete picture as possible of the living standards of low-income households.

Housing materials and utilities

Table 2 depicts housing materials and utilities used by the respondents in baseline and end line. Nearly 13% beneficiaries had electricity in their home in the year 2008 and this proportion was a bit more after one year. Comparing with them in the other group had more houses having electricity connection; however the number was declined after a year.

From χ^2 test of proportion there was statistically significant (χ^2 (599)=0.035, χ^2 (599)=0.047, and p<.05) difference found between control and intervention group in terms of using electricity at home. Additionally, 35.6% participants and 37% non-participants' house floor was made by cement. Again, in 2009 more people used cement floor at home and this proportions were statistically significant (χ^2 (599)=0.007, p<.001). Beside this, from baseline it was reveal that 18.2% participant and 27.3% non-participant had cement made wall in their house. After one year it was reduced around 2% and 10% of participants and non-participants respectively. In case of cement made roof a little upgrading found from participants however it was reverse for non-participants. Moreover, the rest two categories using suitable cooking fuel and drinking tapped water it showed progress in both groups. Hence, it's a mixed picture of having good facilities and lives of respondents of Uganda.

Food security

Food security is one of the key concerns for the poor community. It refers to the availability of food and one's access to it. A household is considered food-secured when its occupants do not live in hunger or fear of starvation. The following table represents the average, correlation and the value of T statistic of respondent's taking different food items in last week. To start with, on an average the participants had taken two meals per day in previous year and after a year the situation was little improved.

And there was a very low correlation (ρ= 0.046) but statistically significant difference (t(598)=0.000, p<.001) found between these pair of averages. In case of average number of taking meat per week it was reduced in the consecutive year and correlation analysis showed a small negative, but statistically significant relationship found between the two years data. Furthermore, the rate of taking other foods like fish, egg, milk and beans was continuously enhanced than the previous year, though, the association of baseline and repeat survey was low and statistically significant. Therefore, overall a slight improvement on food access showed among beneficiaries.

Table 4: Housing materials and utilities used by the participants and non-participants in the year 2008-09

Food intake (Mean±SD)	Non-participants		Correlation	T value
	Year 2008	Year 2009		
Meal per day	2.4±0.802	2.89±0.545	0.028	0.000*
Meat	1.71±1.116	0.99±1.113	-0.022	0.000*
Fish	1.22±1.119	1.73±1.023	0.171	0.000*
Egg	1.51±1470	0.60±1.209	-0.018	0.000*
Milk	3.59±2.717	1.79±2.684	0.174	0.000*
Beans	4.27±1.798	4.73±1.845	0.064	0.002**

Note: *, **, *** significant at less than 1, 5 and 10 percent level respectively
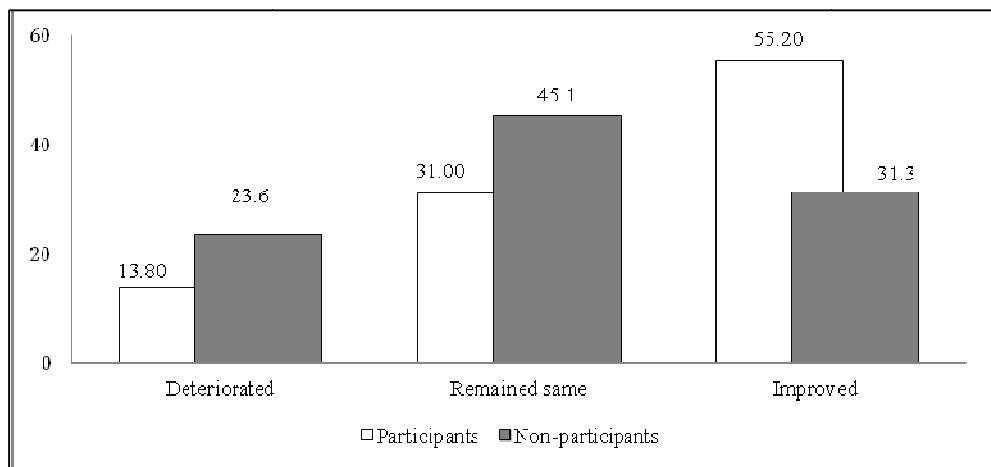
Figure 1: Self-reported economic status changed after a year (in %)
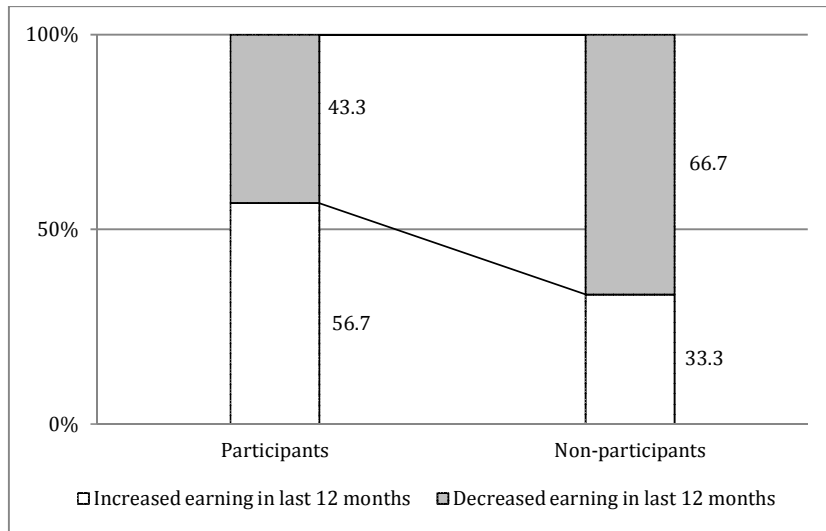
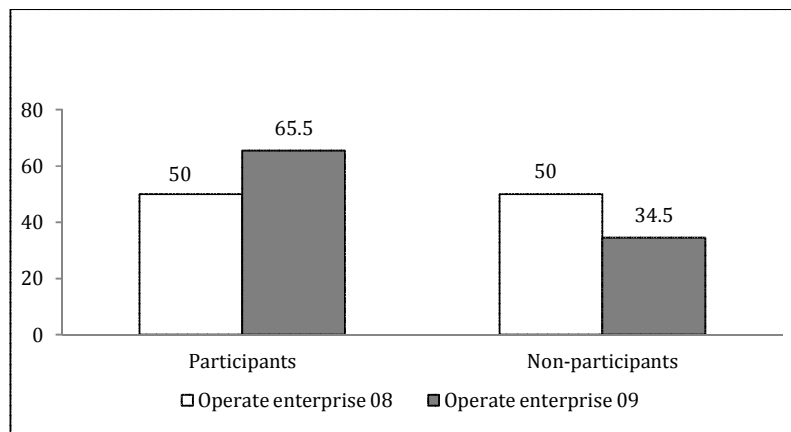**Figure 2:** Changes in earning from wage employment in last 12 months (in %)

Figure 3: Changes in earning from non-wage employment in last 12 months (in %)

The table 4 illustrates the food access of non-participants household. The year wise mean, correlation and the value of T statistic of respondent's taking different food items in last week was presented. The non beneficiary group on an average took two meals per day in previous year and after a year the situation was slight improved. And there was a very poor association (ρ= 0.028) but statistically significant difference (t(598)=0.000, p<.001) found between these pair of averages. Again, in case of average number of taking meat per week it was a little decline in the next year and a poor negative, but statistically significant relationship found between the two years data. In addition, the rate of taking other food items like fish, and beans was constantly enhanced and the rate of taking egg and milk was decreased than the previous year. The association of baseline and repeat survey was low but statistically significant. Thus, there was a mixed picture found on food access among non beneficiaries.

Self-rank economic status

The respondents were asked in repeat survey whether they had any change in economic status in the last year. The self-assessment of change in economic status showed a more favorable change for the participant households than the non-participants (Figure 1).

To begin with, about 13.8% of participants and 23.6% of non-participants reported deteriorated in their economics status in the past year. Besides, 31% for the participants and 45.1% for the non-participants had the same status. Again, above half of participants and just over than one third of non-participants expressed that their status was improved before last year .In general, there were some positive changes observed among the participants of BRAC-Uganda microcredit clients. However, to bring a meaningful change in the lives of the poor and to move forward towards the vision of their economic and social empowerment, microcredit alone is probably not adequate.

Changes in earning

A number of different measures were used to assess the respondent's earning in the last 12 months. Firstly, total months worked by respondents in last 12 months were estimated. The second measure was the total days respondents worked in a month were also estimated. Finally, third measure was the total hours (if he got hourly payment) a respondent worked in a day was also estimated. After that, by applying multiplication and addition of all these information the approximate wage of a household was calculated.

There have been some changes found in earning of poor households in one year. Figure 2 illustrates the changes in earning from wage employment in last 12

months. The 56.7% participants' household earning found higher and for non-participants' it was 33.3% which was reasonably less than participants. And the rest of proportions had less income compare to previous year.

Change in non-wage household enterprise/activities

The simplest definition of unearned income is non-wage income, but some kinds of non-wage income are called earned. The owner of a small business may work hard and provide a great service for a small profit. It that case it would make sense to call the profit earned income.

In this study researcher intended to estimate the earning from household enterprises/business. Family business is characterized by the superimposition of a system of enterprise and of a family system in one and the same entity which is both economic and social. This following graph (figure 3) depicts the earning changes in non wage employment in the last 12 months. From baseline it was exposed that half of respondents from both group involved in family business. However, one year later there was a significant changed revealed. Around 66% and 35% participant and non-participants had engaged with their family enterprise respectively. Hence, above half portion of the beneficiaries likely to occupy themselves in self employment this is a noteworthy impact of BRAC programme.

CONCLUSION

To achieve the global goal like poverty reduction, all stakeholders need to have work simultaneously. The findings of baseline survey give us a detailed profile of the poor people of BRAC's selected area in Uganda. Through the repeat survey, it was tried to enrich our understanding of the lives of the poor community by studying the living standard of both participant and non-participant households. A definite impact found of the programme on the households' wage and non wage activities. It was prominent that there has been a definite impact of the programme on open an enterprise/business of participant households. Moreover, food intake habit creates a mixed picture. At the household level, the programme beneficiaries have certainly changed directions towards economic growth. The programme has contributed in some area in order to improve the lives of the ultra poor and helping them to help themselves.

The BRAC programme can gives some supports that provide livelihood security, confidence building and business/technical skill development; and asset development within the local economy and society. Furthermore, this programme can work for income generation and local organization building. This paper suggests that microfinance can offer an

important and effective means to achieving change on a number of different fronts, economic, social and perhaps also political. BRAC is successful to build up the organization capacity of poor women through social mobilization. However, how long this improvement will sustain? I have suggested some longitudinal studies for tracking clients over a sufficient period so that a clear picture of development can be obtained.

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